

COMMON WAYS ID THEFT HAPPENS:

Skilled identity thieves use a variety of methods to steal your personal information, including:

1. **Dumpster Diving.** They rummage through trash looking for bills or other paper with your personal information on it.
2. **Skimming.** They steal credit/debit card numbers by using a special storage device when processing your card.
3. **Phishing.** They pretend to be financial institutions or companies and send spam or pop-up messages to get you to reveal your personal information.
4. **Changing Your Address.** They divert your billing statements to another location by completing a "change of address" form.
5. **"Old-Fashioned" Stealing.** They steal wallets and purses; mail, including bank and credit card statements; pre-approved credit offers; and new checks or tax information. They steal personnel records from their employers, or bribe employees who have access.

DETER·DETECT·DEFEND

AVOID ID THEFT

www.ftc.gov/idtheft

To learn more about ID theft and how to deter, detect, and defend against it, visit ftc.gov/idtheft. Or request copies of ID theft resources by writing to:



Consumer Response Center
Federal Trade Commission
600 Pennsylvania Ave., NW, H-130
Washington, DC 20580

DETER·DETECT·DEFEND

AVOID ID THEFT

www.ftc.gov/idtheft



FIGHTING BACK AGAINST
IDENTITY THEFT

FEDERAL TRADE COMMISSION



DETER



DETECT



DEFEND

Identity theft is a serious crime. It occurs when your personal information is stolen and used without your knowledge to commit fraud or other crimes. Identity theft can cost you time and money. It can destroy your credit and ruin your good name.

Deter identity thieves by safeguarding your information.

- **Shred** financial documents and paperwork with personal information before you discard them.
- **Protect** your Social Security number. Don't carry your Social Security card in your wallet or write your Social Security number on a check. Give it out only if absolutely necessary or ask to use another identifier.
- **Don't give out** personal information on the phone, through the mail, or over the Internet unless you know who you are dealing with.
- **Never click** on links sent in unsolicited emails; instead, type in a web address you know. Use firewalls, anti-spyware, and anti-virus software to protect your home computer; keep them up-to-date. Visit OnGuardOnline.gov for more information.
- **Don't use** an obvious password like your birth date, your mother's maiden name, or the last four digits of your Social Security number.
- **Keep** your personal information in a secure place at home, especially if you have roommates, employ outside help, or are having work done in your house.

Detect suspicious activity by routinely monitoring your financial accounts and billing statements.

Be alert to signs that require immediate attention:

- Bills that do not arrive as expected
- Unexpected credit cards or account statements
- Denials of credit for no apparent reason
- Calls or letters about purchases you did not make

Inspect:

- **Your credit report.** Credit reports contain information about you, including what accounts you have and your bill paying history.
 - The law requires the major nationwide consumer reporting companies—Equifax, Experian, and TransUnion—to give you a free copy of your credit report each year if you ask for it.
 - Visit www.AnnualCreditReport.com or call 1-877-322-8228, a service created by these three companies, to order your free credit reports each year. You also can write: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.
- **Your financial statements.** Review financial accounts and billing statements regularly, looking for charges you did not make.

Defend against ID theft as soon as you suspect it.

Place a "Fraud Alert" on your credit reports, and review the reports carefully. The alert tells creditors to follow certain procedures before they open new

accounts in your name or make changes to your existing accounts. The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert; a call to one company is sufficient:

- **Equifax:** 1-800-525-6285
- **Experian:** 1-888-EXPERIAN (397-3742)
- **TransUnion:** 1-800-680-7289

Placing a fraud alert entitles you to free copies of your credit reports. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain.

Close accounts. Close any accounts that have been tampered with or established fraudulently.

- Call the security or fraud departments of each company where an account was opened or changed without your okay. Follow up in writing, with copies of supporting documents.
- Use the ID Theft Affidavit at ftc.gov/idtheft to support your written statement.
- Ask for verification that the disputed account has been closed and the fraudulent debts discharged.
- Keep copies of documents and records of your conversations about the theft.

File a police report. File a report with law enforcement officials to help you with creditors who may want proof of the crime.

Report the theft to the Federal Trade Commission. Your report helps law enforcement officials across the country in their investigations.

- **Online:** ftc.gov/idtheft
- **By phone:** 1-877-ID-THEFT (438-4338) or TTY, 1-866-653-4261
- **By mail:** Identity Theft Clearinghouse, Federal Trade Commission, Washington, DC 20580

DETER-DETECT-DEFEND

AVOID THEFT

www.ftc.gov/idtheft

FEDERAL TRADE COMMISSION

600 PENNSYLVANIA AVE., NW WASHINGTON, DC 20580

FTC.GOV/IDTHEFT

1-877-ID-THEFT (438-4338)



Has someone taken over your good name?

**Safeguard
your
personal
information**



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To order, call 800-332-0317, option 4, customer service.

If you're a member of the general public, press 2.

For a price quote, press 2.

If you're a postal employee, press 1.

For item information, press 1, then press 4.

Quick Pick Number 527.

Most identity theft involves the U.S. Mail. That's why the U.S. Postal Inspection Service is a lead agency in investigating incidents of identity theft.

The U.S. Postal Inspection Service is the federal law enforcement branch of the U.S. Postal Service, with primary jurisdiction in all matters infringing on the integrity of the U.S. Mail. According to the Postal Service Transformation Plan, the mission of the Postal Inspection Service is "to protect the U.S. Postal Service, its employees and its customers from criminal attack, and protect the nation's mail system from criminal misuse." The Postal Inspection Service has a long, proud, and successful history of fighting the criminals who attack our nation's postal system and those who misuse it to defraud, endanger, or otherwise threaten the American public.

Identity theft is a criminal offense.

It occurs when a person knowingly transfers or uses, without lawful authority, a means of identification of another person with the intent to commit or to aid or abet any unlawful activity that constitutes a violation of federal law or that constitutes a felony under any applicable state or local law.

- Identity Theft and Assumption Deterrence Act, 18 USC 1028(a)(7)

What is identity theft?

Identity theft occurs when a crook steals key pieces of personal identifying information, which may include a name, address, date of birth, Social Security number, and mother's maiden name, to gain access to a person's financial accounts. Armed with this information, an identity thief may open new credit or financial accounts, buy cars, apply for loans or Social Security benefits, rent an apartment, or set up utility and phone service — in someone else's name.

Information in this guide comes from the U.S. Postal Inspection Service, the U.S. Secret Service, financial and retail industries, and other members of the Financial Industry Mail Security Initiative (FIMSI).

Add these tips to your "must do" list to protect your identity:

1. Don't leave mail in your mailbox overnight or on weekends.
2. Deposit mail in U.S. Postal Service collection boxes.
3. Tear up unwanted documents that contain personal information.
4. Review your consumer credit report annually.



Postal Inspectors also offer these tips for ID theft protection:

- Report lost or stolen credit cards to the issuer immediately.
- Sign your new credit cards — before someone else does.
- Memorize your Social Security number and passwords; don't carry them with you. Don't use your date of birth as your password.
- Don't ever leave receipts behind — at ATMs, on counters at financial institutions, or at gasoline pumps.
- Check expiration dates on credit cards and contact the issuer if you don't get a replacement before they expire. Ditto for monthly financial statements and bills.
- Match credit card receipts against monthly bills and check financial statements for accuracy.

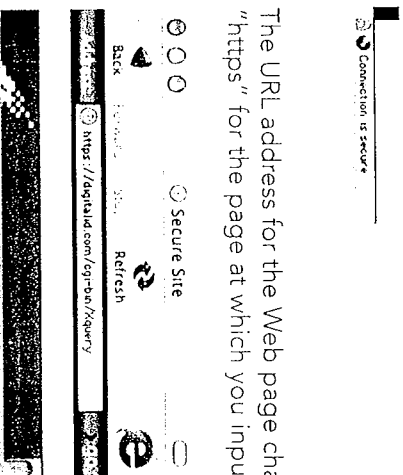
If you suspect you're a victim of ID theft, take action:

- If the crime involved the U.S. Mail, report it to your nearest U.S. Postal Inspection Service office.
- If the crime involved counterfeit credit cards or computer hacking, report it to the U.S. Secret Service.
- Check whether the major credit reporting agencies have accounts in your name that were opened without your consent. Ask them to place a "fraud alert" on your file.
- You may be advised to close some or all of your accounts. At the least, change your PIN codes and passwords immediately.
- Keep a record of the names and phone numbers of people with whom you discussed your case, and of all reports and supporting documents.
- Report ID theft online with the Federal Trade Commission at www.consumer.gov/idtheft, or call its Identity Theft Hotline at 1-877-IDTHEFT. The FTC has counselors to help you resolve financial and other problems that can result from this crime.

Keep your personal information safe from online prowlers. Here's how:

The Internet offers a convenient way to conduct business. To ensure you use it safely, never input your credit card or other financial account numbers at a Web site unless it offers a secure transaction. A secure (or "encrypted") transaction will have these two features:

1. An icon of a lock appears in the bottom strip of the Web browser page.
2. The URL address for the Web page changes from "http" to "https" for the page at which you input the personal data.



3. Report credit card fraud to one of the major credit reporting agencies, either online or by phone. (Due to a recent change designed to help consumers, you can report the incident to any of the three agencies, as they now share a common database.)

Equifax: 800-525-6285
www.equifax.com

Experian: 888-397-3742
www.experian.com

TransUnion: 800-680-7289
www.transunion.com

Identity theft is the fastest growing crime in America. Learn how to protect yourself.

Visit these Web sites for more information on ID theft:

U.S. Postal Inspection Service: www.usps.com/postalinspectors

Federal Trade Commission: www.consumer.gov/idtheft

U.S. Secret Service: www.secretservice.gov

Department of Justice: www.usdoj.gov/criminal/fraud/idtheft

Federal Deposit Insurance Corporation: www.fdic.gov/consumers

Web sites for credit card companies:

American Express: www10.americanexpress.com

Discover: www.discovercard.com/discover/data/products

MasterCard: www.mastercard.com/education/fraud

Visa: www.usa.visa.com/personal

Other publications with information on ID theft:

Identity theft:
How bad people
get good credit.

ID Theft: When Bad Things Happen to Your Good Name

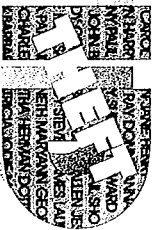
Federal Trade Commission

1-877-ID-Theft

Identity Theft

Federal Reserve Bank of Boston

1-800-409-1333.



U.S. Postal Inspection Service Divisions

Atlanta Division

PO Box 16489
Atlanta GA 30321-0489
404-608-4500

Boston Division

495 Summer St, Ste 600
Boston MA 02210-2114
617-556-4400

Charlotte Division

PO Box 3000
Charlotte NC 28228-3000
704-329-9120

Chicago Division

433 W Harrison St,
Rm 50190
Chicago IL 60669-2201
312-983-7900

Denver Division

1745 Stout St, Ste 900
Denver CO 80299-3034
303-313-5320

Detroit Division

PO Box 330119
Detroit MI 48232-6119
313-226-8184

Ft. Worth Division

PO Box 162929
Ft Worth TX 76161-2929
817-317-3400

Houston Division

PO Box 1276
Houston TX 77251-1276
713-238-4400

Los Angeles Division

PO Box 2000
Pasadena CA 91102-2000
626-405-1200

Miami Division

3400 Lakeside Dr, 6th Fl
Miramar FL 33027-3242
954-436-7200

New Jersey/Caribbean Division

PO Box 509
Newark NJ 07101-0509
973-693-5400

New York Division

PO Box 555
New York NY 10116-0555
212-330-3844

Philadelphia Division

PO Box 7500
Philadelphia PA 19101-9000
215-895-8450

Pittsburgh Division

1001 California Ave
Pittsburgh PA 15290-9000
412-359-7900

St. Louis Division

1106 Walnut St
St Louis MO 63199-2201
314-539-9300

San Francisco Division

PO Box 882528
San Francisco CA 94188-2528
415-778-5800

Seattle Division

PO Box 400
Seattle WA 98111-4000
206-442-6300

Washington Division

PO Box 3310
Capitol Heights, MD 20791-3310
301-499-7346

National Headquarters

U.S. Postal Inspection Service
475 L'Enfant Plaza SW
Washington DC 20260-2168

Action Steps for Identity Theft Victims

- Contact all creditors, by phone and in writing, to inform them of the problem.
- Call your nearest U.S. Postal Inspection Service office and your local police.
- Contact the Federal Trade Commission to report the problem.
- Call each of the three credit bureaus' fraud units to report identity theft. Ask to have a "Fraud Alert/Victim Impact" statement placed in your credit file asking that creditors call you before opening any new accounts.
- Alert your banks to flag your accounts and contact you to confirm any unusual activity. Request a change of PIN and a new password.
- Keep a log of all your contacts and make copies of all documents. You may also wish to contact a privacy or consumer advocacy group regarding illegal activity.
- Contact the Social Security Administration's Fraud Hotline.
- Contact the state office of the Department of Motor Vehicles to see if another license was issued in your name. If so, request a new license number and fill out the DMV's complaint form to begin the fraud investigation process.

Report Identity Theft to:

- Equifax Credit Bureau, Fraud
1-800-525-6285
- Experian Information Solutions
(Formerly TRW)
1-888-397-3742
- TransUnion Credit Bureau, Fraud
1-800-680-7289
- Federal Trade Commission
1-877-IDTHEFT
- Local Police Department
- U.S. Postal Inspection Service
(See federal government phone list
or visit our Web site at:
www.usps.gov/postalinspectors)
- U.S. Postal Service (Local post office)
(See federal government phone list)
- Social Security Administration,
Fraud Hotline
1-800-269-0271

For more information about the
U.S. Postal Inspection Service,
visit our Web site at:
www.usps.gov/postalinspectors

The U.S. Postal Inspection Service is the primary federal law enforcement agency of the U.S. Postal Service. For more than two centuries, the role of the U.S. Postal Inspection Service has been to preserve the sanctity and integrity of the postal system. As our country's oldest federal law enforcement agency, founded in 1737, the U.S. Postal Inspection Service has primary jurisdiction in all matters infringing on the integrity of the U.S. Mail. The U.S. Postal Inspection Service has a long, proud, and successful history of fighting the criminals who attack our nation's postal system and those who misuse it to defraud, endanger, or otherwise threaten the American public.

The U.S. Postal Inspection Service, working in conjunction with a variety of bank and credit card issuers, financial institutions, retail merchants, credit bureaus, and other industry sources, has assembled this information to assist in the prevention of identity theft and to provide guidance to victims.

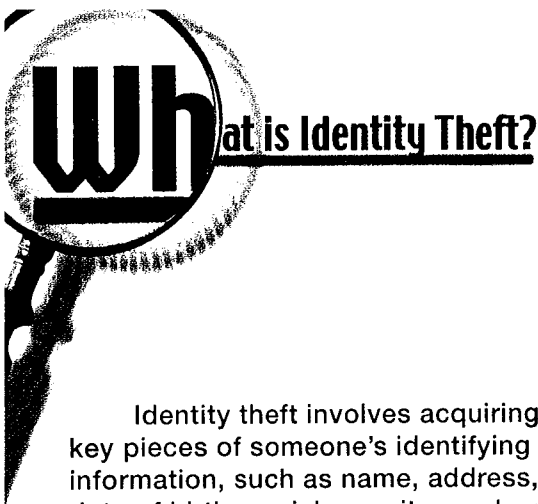
U.S. Postal Inspection Service
475 L'Enfant Plaza SW
Washington DC 20260-2100

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IDENTITY THEFT

Safeguard your personal information.

U.S. Postal Inspection Service
Ensuring Confidence in the U.S. Mail



Identity theft involves acquiring key pieces of someone's identifying information, such as name, address, date of birth, social security number, and mother's maiden name, in order to impersonate them. This information enables the identity thief to commit numerous forms of fraud which include, but are not limited to, taking over the victim's financial accounts, opening new bank accounts, purchasing automobiles, applying for loans, credit cards, and social security benefits, renting apartments, and establishing services with utility and phone companies.

The information contained in this guide provides the actions recommended by the U.S. Postal Inspection Service and the financial industry to help reduce the likelihood of becoming a victim of identity theft. The last section provides names and phone numbers of the agencies referred to throughout this pamphlet.

Preventive Actions

- Promptly remove mail from your mailbox after delivery.
- Deposit outgoing mail in post office collection mailboxes or at your local post office. Do not leave in unsecured mail receptacles.
- Never give personal information over the telephone, such as your social security number, date of birth, mother's maiden name, credit card number, or bank PIN code, unless you initiated the phone call. Protect this information and release it only when absolutely necessary.
- Shred preapproved credit applications, credit card receipts, bills, and other financial information you don't want before discarding them in the trash or recycling bin.
- Empty your wallet of extra credit cards and IDs, or better yet, cancel the ones you do not use and maintain a list of the ones you do.
- Order your credit report from the three credit bureaus once a year to check for fraudulent activity or other discrepancies.
- Never leave receipts at bank machines, bank counters, trash receptacles, or unattended gasoline pumps. Keep track of all your paperwork. When you no longer need it, destroy it.
- Memorize your social security number and all of your passwords. Do not record them on any cards or on anything in your wallet or purse.
- Sign all new credit cards upon receipt.
- Save all credit card receipts and match them against your monthly bills.
- Be conscious of normal receipt of routine financial statements. Contact the sender if they are not received in the mail.
- Notify your credit card companies and financial institutions in advance of any change of address or phone number.
- Never loan your credit cards to anyone else.
- Never put your credit card or any other financial account number on a postcard or on the outside of an envelope.
- If you applied for a new credit card and it hasn't arrived in a timely manner, call the bank or credit card company involved.
- Report all lost or stolen credit cards immediately.
- Closely monitor expiration dates on your credit cards. Contact the credit card issuer if replacement cards are not received prior to the expiration dates.
- Beware of mail or telephone solicitations disguised as promotions offering instant prizes or awards designed solely to obtain your personal information or credit card numbers.

Internet and On-Line Services

- Use caution when disclosing checking account numbers, credit card numbers, or other personal financial data at any Web site or on-line service location unless you receive a secured authentication key from your provider.
- When you subscribe to an on-line service, you may be asked to give credit card information. When you enter any interactive service site, beware of con artists who may ask you to "confirm" your enrollment service by disclosing passwords or the credit card account number used to subscribe. Don't give them out!

Who to Contact for Copies of Your Credit Report

- Equifax
P.O. Box 105873
Atlanta, GA 30348-5873
Telephone: 1-800-997-2493
- Experian Information Solutions (formerly TRW)
P.O. Box 949
Allen, TX 75013-0949
Telephone: 1-888-397-3742
- TransUnion
P.O. Box 390
Springfield, PA 19064-0390
Telephone: 1-800-916-8800



Often, more valuable than cash is your social security card, your driver's license, bank statement, passport ... virtually any document that contains personal information.

You don't have to be a victim of theft for personal information to fall into the wrong hands. In the course of a busy day, how often might you share information about yourself in person, on the phone or over the Internet? Criminals look for and use this information to open accounts, get loans, establish credit cards and more in your name without your knowledge.

Although it's impossible to guarantee that identity theft won't happen to you, read on to learn about ways to reduce your chances of becoming a victim.

What Is Identity Theft?

According to the FBI, identity theft is the fastest growing white-collar crime in the United States. Basically, when a crook uses information about you (such as your name, date of birth, address or social security number) to establish accounts for which he or she has no intention of paying, you've just become a victim of identity theft. Types of accounts opened can include everything from cable, phone or water services to credit cards, vehicles, even home loans or lease agreements.

Most victims don't discover the crime until it's too late. And it can take years to reverse the damage these criminals can do to your good name and credit rating. Any of these indicators could mean that you've become a victim of identity theft:

- Mysterious bills for accounts you're not aware of.
- Phone calls from creditors about delinquent payments that you don't recognize.
- Mail from unknown lenders asking for additional information.

How Thieves Steal Your Identity

- Your trash can be a thief's treasure (shred documents).
- Robbing your mailbox (contact the Postal Inspector).
- Burglarizing your home or vehicle (report all burglaries to the police).
- Stealing your purse or wallet (report all thefts to the police).
- Online trickery (when you're online, provide information only to trusted companies with secure sites).
- A variety of businesses use your information on applications for credit, mortgages or vehicle purchases (ask retailers to shred your information after they are finished with it).

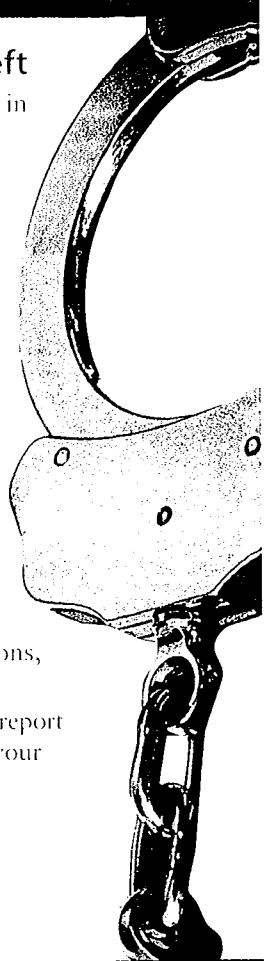
If You Become A Victim Of Theft

If the offense happened in Phoenix, the Phoenix Police Department will take an Identity Theft Report and begin an investigation. Officers will ask you for documentation that demonstrates the crime – this can include your credit report, statement or bill, copy of the fraudulent contract, etc.

- Contact the three major credit reporting agencies. Request a Fraud Alert be placed on your report.
- Contact the fraud unit of the company that opened the fraudulent account. Request copies of documentation related to the account, such as a copy of the contract, statements or transaction records, signatures, etc.
- Keep copies of all documentation. The investigating agency will need this documentation for evidence.
- Contact the police agency where the service or account was established. Most police agencies can only investigate crimes that happen in their city.
- If you feel any legitimate accounts have been compromised, contact the financial institution right away. They will help you with the appropriate action.

Avoiding Identity Theft

- Keep personal information in a safe place (avoid storing documents in easily accessible places like vehicle glove boxes or day-planners).
- Don't give social security or account numbers over the phone to anyone who has called you, or to anyone you don't know (don't be afraid to ask why your information is needed and how it will be used).
- Shred documents that contain personal information (bank statements, credit solicitations, tax notices, etc.).
- Order a copy of your credit report at least once a year (review your accounts for possible fraud).



Phoenix Police Department

Recorded Information:	602-534-5958
Document Crime Helpline:	602-534-5940
Crime Stop:	602-262-6151 www.cityofphoenix.org Police, Topics/ Document Crimes

Credit Reporting Agencies

Equifax:	1-800-525-6285 www.equifax.com
Experian:	1-888-397-3742 www.experian.com
TransUnion:	1-800-680-7289 www.tuc.com

Federal Agencies

FBI:	www.fbi.gov
Federal Trade Commission:	1-877-438-4338 1-877-IDTHEFT www.ftc.gov www.consumer.gov
Internal Revenue Service Tax Fraud Hotline:	1-800-829-0433
Internet Fraud Complaints:	www.ifccfbi.gov
Postal Inspection Service Stolen Mail:	1-877-987-3728 www.usps.com/ postalinspectors
Social Security Administration Fraud Hotline:	1-800-269-0271 www.ssa.gov



A menudo, los objetos más valiosos que el efectivo son su tarjeta de seguro social, su licencia de conducir, su estado de cuenta, pasaporte ... prácticamente cualquier documento que contiene información personal.

Usted no tiene que ser una víctima del robo para que su información personal caiga en malas manos. En el transcurso de un día ocupado, ¿cuántas veces podría usted compartir información acerca de usted mismo en persona, por teléfono o a través del Internet? Los criminales buscan y usan esta información para abrir cuentas, conseguir préstamos, establecer tarjetas de crédito y mucho más a nombre suyo sin que usted lo sepa.

Aunque es imposible garantizarle que el robo de identidad no va a sucederle a usted, siga leyendo para aprender las maneras de reducir sus chances de convertirse en una víctima.

¿En qué consiste el robo de la identidad?

De acuerdo a la FBI (Oficina Federal de Investigación) el robo de identidad es el crimen intelectual que crece más rápido en los Estados Unidos. Básicamente, cuando un delincuente usa información acerca de usted (como ser su nombre, fecha de nacimiento, dirección, o número de seguro social) para establecer cuentas las cuales él o ella no tiene intención de pagar, le convierte a usted en una víctima del robo de identidad. Los tipos de cuentas abiertas pueden incluir de todo desde servicios de cable, teléfono o agua hasta tarjetas de crédito, vehículos, e incluso préstamos de casa o acuerdos de alquiler.

La mayoría de las víctimas no descubren el crimen hasta que es demasiado tarde. Y puede tomar años para revertir el daño que esos criminales pueden hacerle a su buen nombre y calificación de crédito. Cualquiera de los indicadores que se citan a continuación podría significar que usted ha sido víctima del robo de identidad.

- Facturas misteriosas por cuentas de las que usted no está enterado(a).
- Llamadas telefónicas de acreedores acerca de pagos retrasados que usted no reconoce.
- Cartas de prestamistas pidiéndole información adicional.

Cómo los delincuentes le roban su identidad

- Su basurero puede ser un tesoro para un ladrón (triture los documentos).
- Robando su buzón de correo (contáctese con el Inspector de Correo).
- Asaltando su casa o vehículo (reporte todos los asaltos a la policía).
- Robándole su cartera o billetera (reporte todos los robos a la policía).
- Trampas en la red de Internet (cuando usted está online, solamente provea información a compañías confiables con sitios seguros).
- Una variedad de negocios usa su información en solicitudes para crédito, hipotecas o compras de vehículos (pídales a los vendedores que trituren su información después de que hayan terminado con ella).

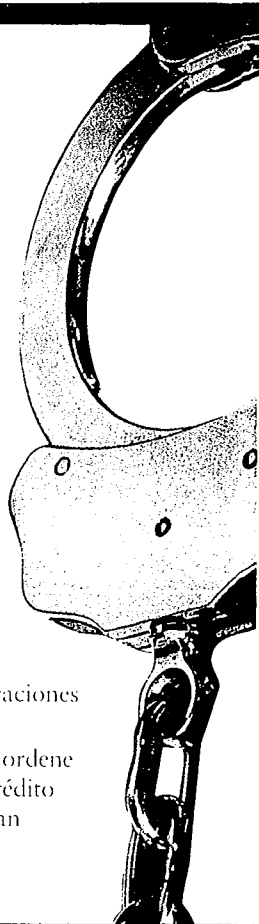
Si usted llega a ser una víctima de robo de identidad

Si la ofensa sucede en Phoenix, el Departamento de la Policía de Phoenix tomará un Reporte de Robo de Identidad y empezará una investigación. Los oficiales le pedirán a usted documentación que demuestre el crimen – esto puede incluir su reporte de crédito, estado de cuenta o factura, copia del contrato fraudulento, etc.

- Contáctese con las tres agencias de reporte de crédito más grandes. Pida que pongan una Alerta de Fraude en su reporte.
- Contáctese con la unidad de fraude de la compañía que abrió la cuenta fraudulenta. Pida copias de la documentación relacionada a la cuenta, como ser una copia del contrato, estados de cuenta o archivos de transacción, firmas, etc.
- Guarde copias de toda la documentación. La agencia de investigación la necesitará para evidencia.
- Contáctese con la agencia de policía donde el servicio o la cuenta fue establecido. La mayoría de las agencias de policía pueden investigar solamente los crímenes que ocurren su ciudad.
- Si usted piensa que cualquiera de sus cuentas legítimas ha sido tocada, contáctese de inmediato con la institución financiera. Ellos le ayudarán con la acción apropiada.

Evitando el robo de identidad

- Mantenga la información personal en un lugar seguro (evite guardar los documentos en lugares fácilmente accesibles como ser la guantera del vehículo o libros de agendas).
- No dé por teléfono a quien le llame o a alguien que usted no conoce su seguro social o números de cuentas (no tenga miedo preguntar por qué es necesaria su información y cómo es que será usada).
- Triture los documentos que contengan información personal (estados de cuenta, solicitudes de crédito, notificaciones de impuesto, etc.).
- Por lo menos una vez al año ordene una copia de su reporte de crédito (vea que sus cuentas no tengan posibles fraudes).



Departamento de Policía de Phoenix

Información de Archivo: 602-534-5958

Línea de Ayuda contra el Crimen de Documentos: 602-534-5940

Alto al Crimen: 602-262-6151
www.cityofphoenix.org
Haga clic en Police, luego en Topics/Document Crimes

Agencias de Reportes de Crédito

Equifax: 1-800-525-6285
www.equifax.com

Experian: 1-888-397-3742
www.experian.com

TransUnion: 1-800-680-7289
www.tuc.com

Agencias Federales

FBI: www.fbi.gov

Federal Trade Commission: 1-877-438-4338
1-877-IDTHEFT
www.ftc.gov
www.consumer.gov

Internal Revenue Service
Línea directa para reportar fraudes de impuestos: 1-800-829-0433

Quejas de fraudes mediante el Internet: www.ifccfbi.gov

Servicio de Inspección de Correo Robo de correspondencia: 1-877-987-3728
www.usps.com/postalinspectors

Administración de Seguro Social
Línea directa para reportar fraudes: 1-800-269-0271
www.ssa.gov